

United States Bankruptcy Court
Eastern District of New YorkIn re:
Jennifer L Kubiak
DebtorCase No. 18-40808-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 21

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db Jennifer L Kubiak, 155 Woodcutters Ln, Staten Island, NY 10306-6147
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 9196303 LAC Collections, PO Box 2240, Burlington, NC 27216-2240
 9196304 ++MALEN & ASSOCIATES PC, 123 FROST STREET, SUITE 203, WESTBURY NY 11590-5027
 (address filed with court: Malen & Associates, 123 Frost St, Westbury, NY 11590-5030)
 9196310 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 9196311 Vnb- Loan Services Inc, 747 Chestnut Ridge Rd, Chestnut Ridge, NY 10977-6224
 9196312 Vnb/Loan Svs, PO Box 1015, Spring Valley, NY 10977-0815
 9196299 clove lakes ent PC, PO Box 4926, Belfast, ME 04915-4900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 25 2018 18:33:03
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov May 25 2018 18:32:50
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 9196298 EDI: CAPITALONE.COM May 25 2018 22:23:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
 9196297 EDI: CAPITALONE.COM May 25 2018 22:23:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 9196300 EDI: WFNNB.COM May 25 2018 22:23:00 Comenitycapital/zales, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 9196301 EDI: WFNNB.COM May 25 2018 22:23:00 Comenitycb/zales, PO Box 182120, Columbus, OH 43218-2120
 9196302 EDI: TSYS2.COM May 25 2018 22:23:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 9196305 EDI: MID8.COM May 25 2018 22:23:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 9196306 EDI: MID8.COM May 25 2018 22:23:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 9196308 EDI: PRA.COM May 25 2018 22:23:00 Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541-1067
 9196307 EDI: PRA.COM May 25 2018 22:23:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 9196309 EDI: AISTMBL.COM May 25 2018 22:23:00 T-Mobile, PO Box 37380, Albuquerque, NM 87176-7380

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Jennifer L Kubiak kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Paul I. Krohn paul.krohn.7trustee@gmail.com, N164@ecfcbis.com

TOTAL: 3

Information to identify the case:

Debtor 1 Jennifer L Kubiak
 First Name Jennifer Middle Name L Last Name Kubiak

Debtor 2
 (Spouse, if filing)
 First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-4523
 EIN -----
 Social Security number or ITIN -----
 EIN -----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-40808-cec****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Jennifer L Kubiak
 aka Jennifer Lynne Kubiak

IT IS FURTHER ORDERED:

- Paul I. Krohn (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: May 25, 2018

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.